

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
PITTSBURGH DIVISION**

In re:

JONATHAN C DRIVER

Debtor(s)

Case No. 11-24730GLT

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 07/27/2011.
- 2) The plan was confirmed on 09/14/2011.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1328 on 06/26/2012.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 07/07/2016.
- 6) Number of months from filing to last payment: 59.
- 7) Number of months case was pending: 64.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$33,592.33.
- 10) Amount of unsecured claims discharged without payment: \$157,342.52.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor \$80,978.00
Less amount refunded to debtor \$1,088.04

NET RECEIPTS: \$79,889.96

Expenses of Administration:

Attorney's Fees Paid Through the Plan \$2,300.00
Court Costs \$0.00
Trustee Expenses & Compensation \$2,761.55
Other \$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$5,061.55

Attorney fees paid and disclosed by debtor: \$800.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ADVANTA BANK CORPORATION	Unsecured	2,939.07	2,713.01	2,713.01	458.20	0.00
AMERICAN EXPRESS BANK FSB	Unsecured	5,971.99	5,971.99	5,971.99	1,008.61	0.00
AMERICAN EXPRESS CENTURION B	Unsecured	2,087.07	2,160.99	2,160.99	364.97	0.00
BANK ONE/DIV JPMORGAN CHASE**	Secured	85,644.95	NA	NA	0.00	0.00
BEAVER COUNTY	Secured	433.46	NA	NA	0.00	0.00
BEAVER COUNTY	Secured	406.59	NA	NA	0.00	0.00
BEAVER COUNTY	Secured	304.03	NA	NA	0.00	0.00
BEAVER COUNTY TAX CLAIM BURE	Secured	631.87	NA	NA	0.00	0.00
BEAVER COUNTY TAX CLAIM BURE	Secured	1,160.05	NA	NA	0.00	0.00
BEAVER COUNTY TAX CLAIM BURE	Secured	1,236.70	NA	NA	0.00	0.00
BEAVER COUNTY TAX CLAIM BURE	Secured	673.62	NA	NA	0.00	0.00
BEAVER COUNTY TAX CLAIM BURE	Secured	472.48	NA	NA	0.00	0.00
BEAVER COUNTY TAX CLAIM BURE	Secured	867.43	NA	NA	0.00	0.00
CITIBANK NA(*)	Unsecured	11,574.96	NA	NA	0.00	0.00
CITY & SCHOOL DIST OF PITTSBURG	Secured	0.00	325.14	0.00	0.00	0.00
CITY & SCHOOL DIST OF PITTSBURG	Secured	0.00	155.60	0.00	0.00	0.00
CITY & SCHOOL DIST OF PITTSBURG	Secured	654.26	1,769.05	0.00	0.00	0.00
COUNTY OF ALLEGHENY (R/E TAX)*	Secured	235.97	477.56	0.00	0.00	0.00
DOMESTIC RELATIONS OBLIGATION	Priority	NA	NA	NA	0.00	0.00
EARL NOVENDSTERN	Secured	8,223.33	NA	NA	0.00	0.00
EARL NOVENDSTERN	Secured	8,223.33	NA	NA	0.00	0.00
EARL NOVENDSTERN	Secured	8,223.33	NA	NA	0.00	0.00
EARL NOVENDSTERN	Unsecured	5,940.00	NA	NA	0.00	0.00
FIA CARD SERVICES** SCCSR BANK	Unsecured	5,939.72	5,682.65	5,682.65	959.74	0.00
FIRST NATIONAL BANK OF PA(*)	Secured	26,819.70	0.00	0.00	0.00	0.00
FIRST NATIONAL BANK OF PA(*)	Secured	31,622.17	0.00	0.00	0.00	0.00
FIRST NATIONAL BANK OF PA(*)	Secured	44,735.46	0.00	0.00	0.00	0.00
FIRST NATIONAL BANK OF PA(*)	Unsecured	0.00	45,592.52	45,592.52	7,700.12	0.00
FIRST NATIONAL BANK OF PA(*)	Unsecured	0.00	32,406.51	32,406.51	5,473.14	0.00
FIRST NATIONAL BANK OF PA(*)	Unsecured	0.00	27,515.60	27,515.60	4,647.11	0.00
GREAT LAKES EDUCATIONAL LOAN	Unsecured	NA	6,000.43	6,000.43	1,013.41	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
HSBC++	Unsecured	5,346.44	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE*	Priority	0.00	NA	NA	0.00	0.00
JPMORGAN CHASE BANK	Secured	61,675.40	59,807.50	0.00	45,592.34	0.00
JPMORGAN CHASE BANK NA	Secured	64,143.12	64,143.12	0.00	0.00	0.00
JPMORGAN CHASE BANK NA	Secured	0.00	81.52	81.52	81.52	0.00
JPMORGAN CHASE BANK NA	Priority	0.00	570.00	570.00	570.00	0.00
KEYSTONE MUNIC COLLECTIONS**	Priority	970.07	NA	NA	0.00	0.00
MOON ASD (MOON TWP) - EIT**	Priority	1,049.01	186.63	428.75	428.75	0.00
MOON ASD (MOON TWP) - EIT**	Priority	0.00	0.00	0.00	0.00	0.00
MOON ASD (MOON TWP) - EIT**	Unsecured	0.00	317.85	317.85	53.68	0.00
MOON TWP (EIT)**	Unsecured	NA	317.85	317.85	53.68	0.00
MOON TWP (EIT)**	Priority	NA	186.63	186.63	186.63	0.00
NATIONSTAR MORTGAGE LLC*	Secured	30,102.37	31,445.01	0.00	0.00	0.00
NATIONSTAR MORTGAGE LLC*	Priority	0.00	100.00	0.00	0.00	0.00
PA DEPARTMENT OF REVENUE*	Priority	2,300.78	NA	2,300.78	2,300.78	0.00
PNC BANK NA	Unsecured	31,988.72	NA	NA	0.00	0.00
PRA RECEIVABLES MANAGEMENT I	Unsecured	1,060.80	1,085.18	1,085.18	183.28	0.00
PRA RECEIVABLES MANAGEMENT I	Unsecured	1,820.94	1,882.64	1,882.64	317.96	0.00
PRA RECEIVABLES MANAGEMENT I	Unsecured	9,056.54	9,173.87	9,173.87	1,549.37	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	6,668.88	6,585.28	6,585.28	1,112.19	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	1,881.67	1,954.12	1,954.12	330.03	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	1,377.29	1,443.00	1,443.00	243.71	0.00
QUEST DIAGNOSTICS++	Unsecured	202.48	NA	NA	0.00	0.00
WORLD FINANCIAL NETWORK NB	Unsecured	1,179.43	1,179.43	1,179.43	199.19	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$45,592.34	\$0.00
Mortgage Arrearage	\$81.52	\$81.52	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$81.52	\$45,673.86	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$3,486.16	\$3,486.16	\$0.00
TOTAL PRIORITY:	\$3,486.16	\$3,486.16	\$0.00
GENERAL UNSECURED PAYMENTS:	\$151,982.92	\$25,668.39	\$0.00

Disbursements:

Expenses of Administration	<u>\$5,061.55</u>
Disbursements to Creditors	<u>\$74,828.41</u>

TOTAL DISBURSEMENTS : **\$79,889.96**

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 11/30/2016

By: /s/ Ronda J. Winnecour

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.